DOCUMENT RESUME

ED 439 818 PS 028 432

TITLE	Uninsured Children in Pennsylvania. Kids Count Special Report.
INSTITUTION	Pennsylvania Partnerships for Children, Harrisburg.
SPONS AGENCY	Annie E. Casey Foundation, Baltimore, MD.
PUB DATE	2000-03-00
NOTE	9p.
AVAILABLE FROM	Pennsylvania Partnerships for Children, Suite 300, 20 North Market Square, Harrisburg, PA 17101-1632. Tel: 800-257-2030 (Toll Free); Tel: 717-236-5680; Fax: 717-236-7745; e-mail: info@papartnerships.org; Web site: http://www.papartnerships.org.
PUB TYPE	Numerical/Quantitative Data (110)
EDRS PRICE	MF01/PC01 Plus Postage.
DESCRIPTORS	*Adolescents; *Child Health; *Children; Eligibility; Enrollment Rate; *Health Insurance; Medical Services; *Poverty; State Aid; State Federal Aid
IDENTIFIERS	Childrens Health Insurance Program; *Pennsylvania; *Uninsured Persons

ABSTRACT

Although Pennsylvania ranks in the top 5 among states with the lowest rates of uninsured children under 19, 8.3 percent of the state's 3 million children lack health insurance. This Kids Count special report provides information on Pennsylvania's uninsured children. The report indicates that more than one-fourth are estimated to be eligible for the Children's Health Insurance Program (CHIP) but are not enrolled, almost one-half are eligible for Medical Assistance benefits but are not enrolled, and the remaining fourth are ineligible for coverage under any government program. In addition, the report charts families' estimated eligibility for CHIP by poverty status and age, provides comparison of the federal poverty income guidelines and program thresholds for health coverage, details the numbers of children receiving assistance through Medical Assistance and CHIP, examines the relationship between family income level and health insurance, and charts the percentage of children in Pennsylvania and the United States with employer-based health coverage. A table details the type of CHIP program, upper eligibility income for a family of three, and the percent of uninsured children in each state. The report concludes with a description of the study's methodology and data sources. (KB)

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March 2000

Uninsured Children in Pennsylvania

KIDS COUNT *Special Report*

ED 439 818

Here are the uninsured children of Pennsylvania:

- 258,000 children, or 8.3 percent of the state's 3 million children, don't have health insurance.
- Overall, 1 child in 12 is uninsured.
- A child's age has little bearing on insurance status, but family income does: Among the state's poorest families, those earning $17,050 for a family of four, 1 child in 6 is uninsured. But among families earning above 400 percent of poverty, or $68,200 for a family of four, only 1 child in 31 is uninsured.

Pennsylvania's rate of uninsured children has improved since January 1998, when Pennsylvania Partnerships for Children reported that 283,000 children - 9.3 percent, or 1 child in 11 - were uninsured.

Of Pennsylvania's 258,000 uninsured children:

More than one-fourth, or almost 73,000 children, are estimated to be eligible for the Children's Health Insurance Program but are not enrolled.

One-half, or almost 126,000, are estimated to be eligible for Medical Assistance benefits but are not enrolled.

The remaining 59,000 children are estimated to be ineligible for coverage under any government program.

PENNSYLVANIA PARTNERSHIPS FOR CHILDREN

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PENNSYLVANIA'S UNINSURED CHILDREN

CHIP eligibility enhancements

More children than ever before are eligible for CHIP. Increases in income guidelines, plus additional considerations for families' work and child care expenses, bring more children into the program.

The chart below shows families' estimated eligibility after application of "disregards" — deductions of $90 a month per working person in the family and, for children in child care, up to $200 a month for children under 2 years old and up to $175 a month for children ages 2 through 12, all subtracted from monthly income.

Pennsylvania Children Without Health Insurance

By poverty status, age, and estimated program eligibility *Total: 257,655*

Poverty Status after disregards	Age: Under 1 yr.	1-5 yr.	6-12 yr.	13-16 yr.*	17-18 yr.*	TOTAL
350% & Over	1,257	11,428	5,956	6,026	4,411	29,078
Not eligible for any government program						
300-349%	455	2,664	901	1,703	1,527	7,249
235-299%	1,883	2,913	7,215	6,789	4,224	23,023
Eligible for Reduced-cost CHIP						
200-234%	541	7,594	6,872	2,043	1,473	18,523
185-199%	-	-	1,676	675	-	2,351
Eligible for No-cost CHIP						
133-184%	4,222	4,015	10,982	6,972	2,073	28,264
100-132%	1,164	9,724	9,833	6,745	1,938	29,404
Eligible for Medical Assistance						
40-99%	3,369	23,442	24,560	14,190	9,263	74,824
Under 40%	1,730	11,323	18,841	7,661	5,383	44,939
TOTAL	14,621	73,103	86,835	52,805	30,292	257,655

Income guidelines for reduced-cost and no-cost CHIP were enacted in 1992 and amended in 1998 to make more children eligible.

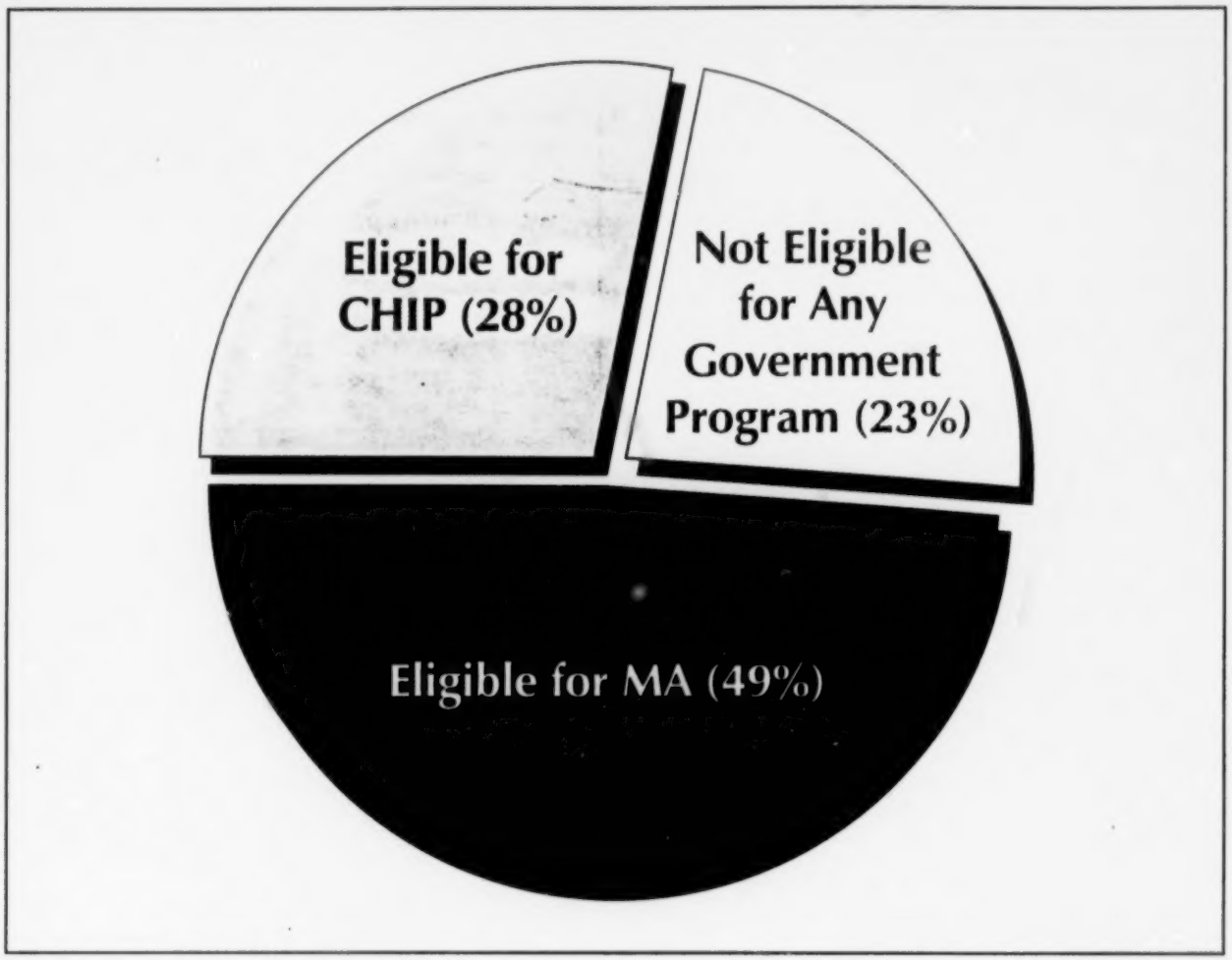
* The age for teenagers' eligibility for MA, up to 100 percent of poverty, rises daily, since the age criteria is based on a specific date of birth. On or after Oct. 1, 1983. As of Oct. 1, 1999, the oldest age eligible up to 100 percent of poverty was 16. As of March 2000, it is 16 years, 5 months, and on October 1, 2000, it will be 17.

Sums may differ from totals due to rounding

Percentage of 2000 Federal Poverty Income Guidelines & Program Thresholds for Health Coverage

Percentage of 2000 Federal Poverty Income Guidelines	Programs Using this Eligibility Level in Pennsylvania	3 Persons	4 Persons	For each additional or fewer person, add or subtract:
100%	**Medical Assistance (MA)** (children over 6 years & born after 9/30/83)	$14,150	$17,050	$2,900
133%	**Medical Assistance (MA)** (ages 1 through 5 years)	$18,820	$22,677	$3,857
185%	**Medical Assistance** (infants under 1 year)	$26,178	$31,543	$5,365
200%	**No-cost CHIP** (ages birth through 18)	$28,300	$34,100	$5,800
235%	**Reduced-cost CHIP** (ages birth through 18)	$33,253	$40,068	$6,815
300%	No current program	$42,450	$51,150	$8,700
350%	No current program	$49,525	$59,675	$10,150
400%	No current program	$56,600	$68,200	$11,600

Uninsured Children by Program Eligibility



Of Pennsylvania's 258,000 uninsured children under 19 years old:

- An estimated one-half (49 percent), or 125,609 children, are eligible for Medical Assistance benefits but are not enrolled.
- An estimated one-fourth (28 percent), or 72,695 children, are eligible for the free or reduced-cost Children's Health Insurance Program. Of these:
  - 21 percent, or 54,172, are estimated to be eligible for no-cost CHIP, but are not enrolled.
  - 7 percent, or 18,523, are estimated to be eligible for reduced-cost CHIP, but are not enrolled.
- A final one-fourth (23 percent), or 59,350 children, are estimated to be ineligible for MA or CHIP.

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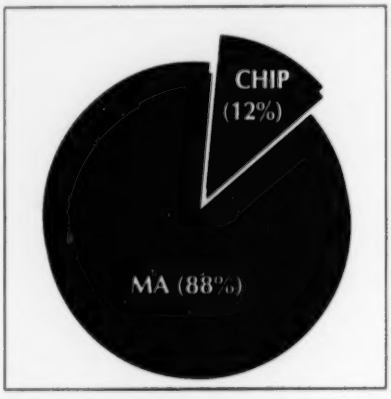
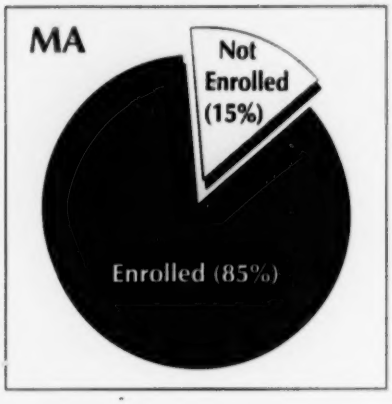
Program Enrollment



CHIP and MA enrollment

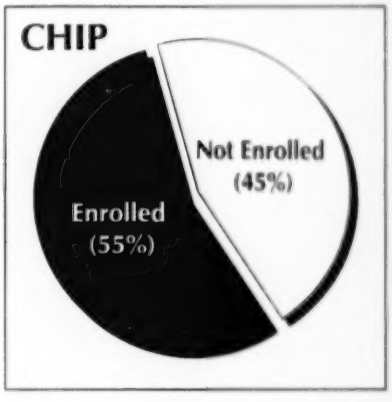
784,000 Pennsylvania children received health coverage through Medical Assistance and CHIP in January 2000. Of these:

- 693,000, or 88 percent, are enrolled in MA.
- 91,000, or 12 percent, are enrolled in CHIP.



Enrollment status of CHIP- and MA-eligible children

- Among all children eligible for Medical Assistance, an estimated 1 child in 7 - 126,000 children or 15 percent - is not enrolled.
- Among all children eligible for CHIP, an estimated 1 child in 2 - 73,000 children or 45 percent - is not enrolled.



Health Insurance by Poverty Status

Lower-income children are likelier to go without

By family income level, the uninsured children of Pennsylvania are:

- 1 child in 6 (17 percent) among those below the poverty level.
- 1 child in 8 (12 percent) at 100 percent to 199 percent of poverty.
- 1 child in 13 (8 percent) at 200 percent to 299 percent of poverty.
- 1 child in 24 (4 percent) at 300 percent to 399 percent of poverty.
- 1 child in 31 (3 percent) at 400 percent of poverty and higher.

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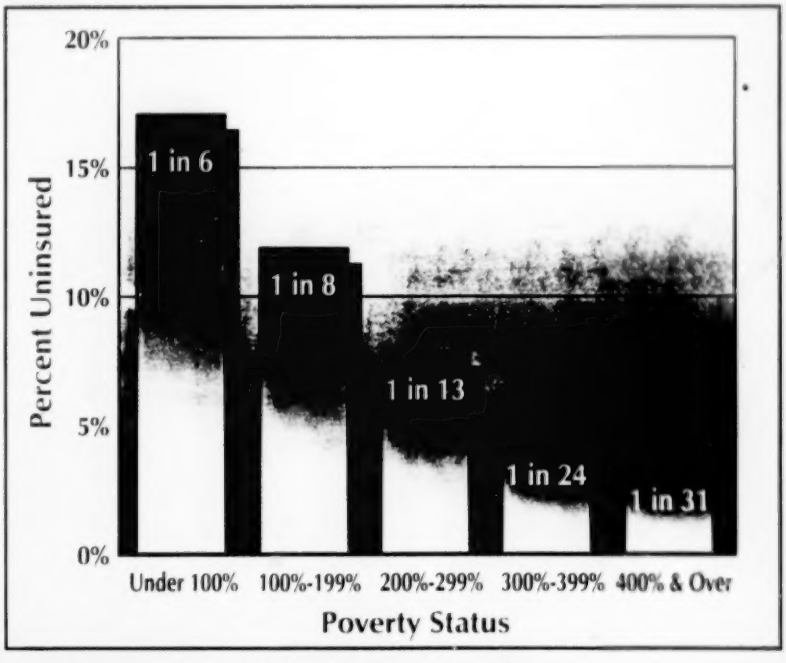
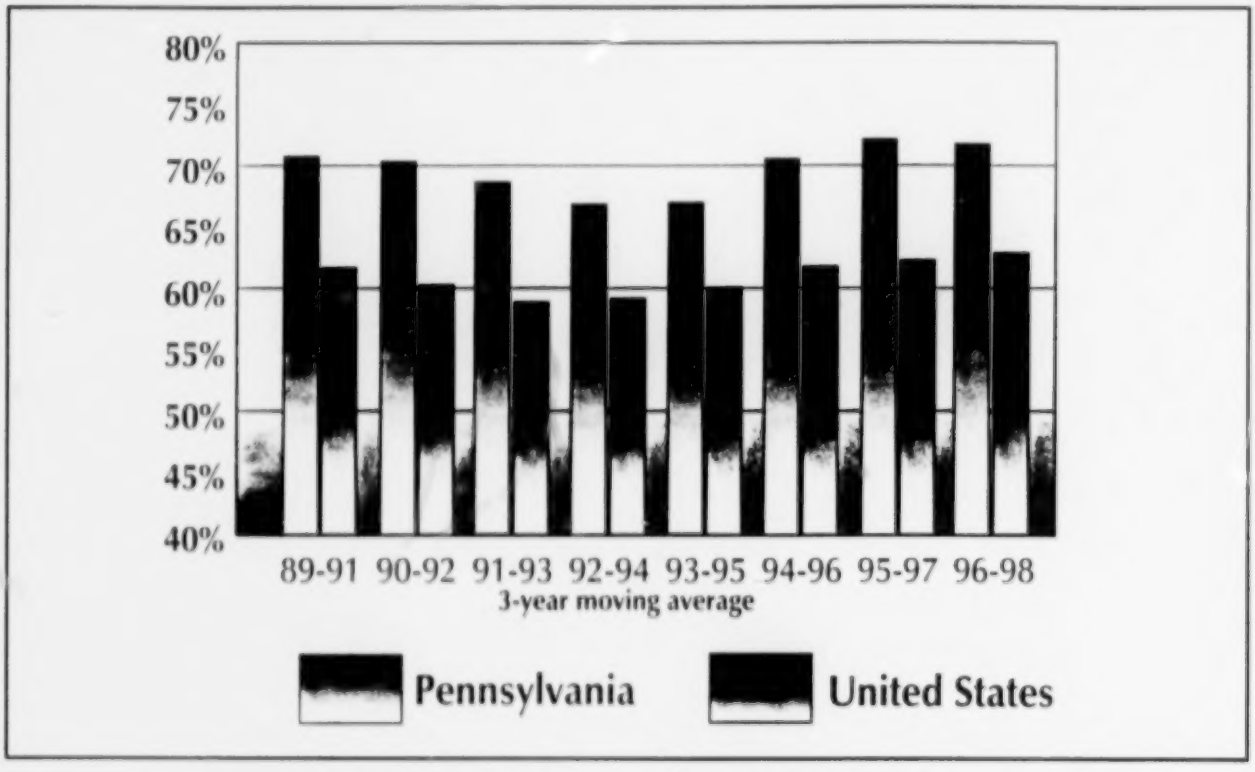


Children with Employer-based Health Coverage, PA & U.S.



Pennsylvania consistently better

Over the last 10 years, Pennsylvania has consistently exceeded the United States in percentage of children, ages birth to 17, with employer-based health coverage. In Pennsylvania and the United States, the percentage of children with employer-based coverage declined in the recession of the early 1990s and recovered in the mid-1990s. Although Pennsylvania fell slightly in the most recent three-year period to under 72 percent, this doesn't yet indicate a trend.

PA among top 5

In another national comparison, Pennsylvania ranks in the top five among states with the lowest rates of uninsured children under 19:

1. Vermont, 6.4 percent, or 1 in 16
2. Hawaii, 6.8 percent, or 1 in 15
3. Wisconsin, 6.9 percent, or 1 in 14
4. Rhode Island, 7.5 percent, or 1 in 13
5. **Pennsylvania**, 8.3 percent, or 1 in 12

STATES' CHILDREN'S HEALTH INSURANCE PROGRAMS

January 1, 2000

State	Type of SCHIP Program*	Upper eligibility income for family of 3**	% Uninsured children (1996-98 average)
Alabama	Combination	$28,300	15.3%
Alaska	Medicaid	$28,300	10.4%
Arizona	Separate	$28,300	25.9%
Arkansas	Medicaid	$14,150	22.6%
California	Combination	$35,375	19.3%
Colorado	Separate	$26,178	14.7%
Connecticut	Combination	$42,450	11.4%
Delaware	Separate	$28,300	14.9%
District of Columbia	Medicaid	$28,300	15.5%
Florida	Combination	$28,300	19.3%
Georgia	Separate	$28,300	17.3%
Hawaii	Medicaid	$26,178	6.8%
Idaho	Medicaid	$21,225	16.6%
Illinois	Medicaid	$18,820	12.0%
Indiana	Combination	$28,300	12.7%
Iowa	Combination	$26,178	9.4%
Kansas	Separate	$28,300	9.7%
Kentucky	Combination	$28,300	15.1%
Louisiana	Medicaid	$21,225	21.4%
Maine	Combination	$26,178	13.3%
Maryland	Medicaid	$28,300	12.1%
Massachusetts	Combination	$28,300	8.9%
Michigan	Combination	$28,300	9.0%
Minnesota	Medicaid	$39,620	8.6%
Mississippi	Combination	$28,300	19.5%
Missouri	Medicaid	$42,450	11.5%
Montana	Separate	$21,225	14.1%
Nebraska	Medicaid	$26,178	8.4%
Nevada	Separate	$28,300	20.4%
New Hampshire	Combination	$42,450	10.1%
New Jersey	Combination	$49,525	16.1%
New Mexico	Medicaid	$33,253	17.0%
New York	Combination	$27,168	15.0%
North Carolina	Separate	$28,300	16.5%
North Dakota	Combination	$19,810	12.0%
Ohio	Medicaid	$21,225	10.0%
Oklahoma	Medicaid	$26,178	18.5%
Oregon	Separate	$24,055	13.4%
Pennsylvania	Separate	$28,300	8.3%
Puerto Rico	Medicaid	$28,300	Not available
Rhode Island	Medicaid	$42,450	7.5%
South Carolina	Medicaid	$21,225	18.2%
South Dakota	Medicaid	$19,810	9.1%
Tennessee	Medicaid	$14,150	13.4%
Texas	Combination	$28,300	25.3%
Utah	Separate	$28,300	11.7%
Vermont	Separate	$42,450	6.4%
Virginia	Separate	$26,178	12.1%
Washington	Separate	$35,375	10.2%
West Virginia	Combination	$21,225	10.7%
Wisconsin	Medicaid	$26,178	6.9%
Wyoming	Separate	$18,820	13.8%
United States	—	—	*15.6%*

* Under SCHIP, the federal children's health insurance program, states have three options for using their funding. In this table, the options and each state's choice are identified as: "Medicaid," if they used SCHIP dollars only to expand Medicaid. "Separate," if they used SCHIP dollars only to create a separate state program. "Combination," if they used SCHIP dollars to expand Medicaid and create a separate state program.

** Some states have additional state-only programs for families above this level. For example, Pennsylvania families of three, with annual incomes between $28,300 and $33,253, are eligible for reduced price CHIP. Upper income eligibility levels are developed from FPIG thresholds.

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METHODOLOGY

Estimates of Pennsylvania children without health insurance, 1996-98 average: Estimates of uninsured children are based on Pennsylvania data from U. S. Census Bureau, Current Population Survey (CPS), March Supplements of 1997, 1998, and 1999. www.ferret.bls.census.gov

Uninsured children are those for whom no health coverage was identified. The survey asks about each individual in the household and whether they were covered at any point during the previous calendar year by an employer or union-based group health plan; by Medicaid; by Medicare; by CHIP; by CHAMPUS, VA, or other military or Indian Health Service health care; by a plan of someone outside the household; by any private insurance plan; and/or by any other health plan.

The CPS population figures are used. Uninsured children under 1 year old are adjusted to be one-sixth of uninsured children under 6.

Pennsylvania children without health insurance: A full work allowance of $1,080 was applied for any parent or other person in the family income unit who worked during the prior year. Child care expenses were not applied for any child 13 and over, or for any child who lived with a parent, partner, grandparent, older sibling, or other older relative or individual who did not work during the prior year.

Families under 185 percent of poverty with all available adults working 25 or more hours a week or attending high school full-time are potentially eligible for subsidized child care in Pennsylvania. For three-quarters of such children under 6, required parent fee amounts were applied as the child care expense and similarly for one-quarter of such children ages 6 to 12. The maximum $2,400 or $2,100 a year were applied for the remaining children needing care.

Pennsylvania Partnerships for Children thanks the Pennsylvania departments of Public Welfare and Insurance, and the Governor's Policy Office, for their help in preparing this report.

Sources

Federal Poverty Income Guidelines:
aspe.os.dhhs.gov/poverty/poverty.htm
Federal Register of February 15, 2000.

Children enrolled in CHIP: Pennsylvania Department of Insurance.

Children enrolled in Medical Assistance: Pennsylvania Department of Public Welfare.

Uninsured children by poverty group: Current Population Survey, March Supplements of 1997, 1998, and 1999. www.ferret.bls.census.gov. Poverty status is by total family income before any disregards.

Employer-based trend data: U.S. Bureau of the Census, Housing and Household Economics Statistics Division, Table HI-5 Health Insurance Coverage Status and Type of Coverage by State -- Children Under 18: 1987-1998.
www.census.gov/hhes/hlthins/historic/hihistt5.html.

All states:

SCHIP Information: U.S. Health Care Financing Administration, SCHIP Annual Enrollment Report for Fiscal Year 1999. Table 1. www.hcfa.gov/init/children.htm.

Percent uninsured: Children's Defense Fund, October 1999, Uninsured Children under Age 19 in the States, using March CPS 1997-1999. United States figure is one-year 1998.

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PENNSYLVANIA PARTNERSHIPS FOR CHILDREN

The trusted voice

Pennsylvania Partnerships for Children is an independent, nonprofit, nonpartisan advocacy organization, founded in 1990. Its mission:

Pennsylvania Partnerships for Children is a strong, effective and trusted voice to improve the health, early education and well-being of the Commonwealth's children.

PPC works to improve the well-being of Pennsylvania's children by:

- Building awareness for children's issues among policymakers;
- Producing definitive, research-based publications analyzing children's needs and proposing solutions;
- Empowering groups and citizens to act on behalf of children.

20 North Market Square, Suite 300
Harrisburg, PA 17101-1632

(717)236-5680 • 1(800) 257-2030

Fax (717)236-7745

e-mail: info@papartnerships.org

www.papartnerships.org

Joan L. Benso, *Executive Director*
M. Diane McCormick, *Deputy Director for Communications*
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